

Information to identify the case:

Debtor 1	Jason D Hoffman	Social Security number or ITIN	xxx-xx-6487
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-21497-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason D Hoffman

6/10/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jason D Hoffman
Debtor

Case No. 18-21497-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Jun 10, 2021

Form ID: 3180W

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2021:

Recip ID	Recipient Name and Address
db	+ Jason D Hoffman, 89 Jackson Road, Medford, NJ 08055-9290
cr	+ 1900 Capital Trust II, BY U.S. BANK TRUST NATIONAL, RAS Citron, LLC, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
lm	+ Fay Servicing, LLC, 939 W. North Avenue, Ste 680, Chicago, IL 60642-7138
518000215	+ 1900 Capital Trust II, BY U.S. BANK TRUST NATIONAL, P.O. Box 10826, Greenville, SC 29603-0826
518000216	+ 1900 Capital Trust II, BY U.S. BANK TRUST NATIONAL, P.O. Box 10826, Greenville, SC 29603-0675, 1900 Capital Trust II, BY U.S. BANK TRUS, P.O. Box 10826 Greenville, SC 29603-0826
517609064	+ Domers, Bonamassa & Hynes, 4 Greentree Centre, 601 Rte 73 North, Ste 105, Marlton, NJ 08053-3472
517576137	+ Fay Servicing, LLC, 939 W. North Ave., Chicago, IL 60642-7138
517576138	+ New Jersey Department of Revenue, P.O. Box 628, Trenton, NJ 08646-0628
517576139	+ Phelan, Hallinan, & Schmieg, 1617 JFK Blvd, One Penn Center, Suite 1400, Philadelphia, PA 19103-1814
517576140	+ Phelan, Hallinan, & Schmieg, 2, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517898949	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245
517576141	+ rushmore loan management, 15480 Laguna Canyon Road, Irvine, CA 92618-2132

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 10 2021 21:08:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jun 10 2021 21:08:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517576135	EDI: CAPITALONE.COM	Jun 11 2021 00:18:00	CAPITAL ONE BANK, 15000 Capital One Drive, Henrico, VA 23238
517671241	EDI: CAPITALONE.COM	Jun 11 2021 00:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517576136	EDI: DISCOVER.COM	Jun 11 2021 00:18:00	DISCOVER FINANCIAL SERVICES, P.O. BOX 15316, Wilmington, DE 19850
517589305	EDI: DISCOVER.COM	Jun 11 2021 00:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0312-3

User: admin

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Date Rcvd: Jun 10, 2021

Form ID: 3180W

Total Noticed: 18

517679690		PROF-2013-S3 LEGAL TITLE TRUST II, BY U.S. BANK NA
517682283	##+	Fay Servicing, LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006-3357
517609063	##+	Staci Gottlieb, 5015 Middle Rd, Trailer 1, Prince George, VA 23875-1489

TOTAL: 1 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Harold N. Kaplan	on behalf of Creditor 1900 CAPITALTRUST ET AL C/O NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING hkaplan@rasnj.com informationathnk@aol.com
Harold N. Kaplan	on behalf of Creditor PROF-2013-S3 Legal Title Trust II by U.S. Bank National Association, as Legal Title Trustee hkaplan@rasnj.com, informationathnk@aol.com
Kevin Gordon McDonald	on behalf of Creditor PROF-2013-S3 Legal Title Trust II by U.S. Bank National Association, as Legal Title Trustee kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin M. Buttery	on behalf of Creditor PROF-2013-S3 Legal Title Trust II by U.S. Bank National Association, as Legal Title Trustee kbuttery@moodklaw.com
Mitchell L Chambers, Jr.	on behalf of Debtor Jason D Hoffman ecfbc@comcast.net
Nicole B. LaBletta	on behalf of Creditor 1900 CAPITALTRUST ET AL C/O NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING nlabletta@pincuslaw.com brausch@pincuslaw.com
Rosemarie Diamond	on behalf of Loss Mitigation Fay Servicing LLC miguel.zavala@fedphe.com
Sindi Mncina	on behalf of Creditor PROF-2013-S3 Legal Title Trust II by U.S. Bank National Association, as Legal Title Trustee smncina@raslg.com
Sindi Mncina	on behalf of Creditor 1900 Capital Trust II BY U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS CERTIFICATE TRUSTEE smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12